

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

In re:

Case No. 23-49811

STEPHANIE DESHAWN WHITE, *pro se*,

Chapter 7

Debtor.

Judge Thomas J. Tucker

---

**ORDER DISMISSING CASE AND BARRING THE DEBTOR FROM FILING  
ANOTHER BANKRUPTCY CASE UNLESS AND UNTIL DEBTOR PAYS IN FULL  
THE FILING FEE OWING FOR CASE NO. 23-42188**

On November 8, 2023, the Debtor filed a voluntary petition for relief under Chapter 7, commencing this case. That same day, the Debtor also filed, among other documents, a document entitled “Certificate of Counseling” (Docket # 1 at pdf p. 10), which states that on March 13, 2023, the Debtor received “an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.”

The Debtor is not eligible to be a debtor in this case, under 11 U.S.C. § 109(h)(1). That provision provides in relevant part, that

an individual may not be a debtor under this title unless such individual has, **during the 180-day period ending on the date of filing the petition** by such individual, received from an approved nonprofit budget and credit counseling agency described in section 111(a) an individual or group briefing (including a briefing conducted by telephone or on the Internet) that outlined the opportunities for available credit counseling and assisted such individual in performing a related budget analysis.

(Emphasis added).

The Debtor did not receive the required credit counseling briefing *during the 180-day period ending on the date of the filing of the petition*. In this case, the “180-day period ending on” the petition date of November 8, 2023 began on May 12, 2023. The Debtor received the credit counseling briefing on March 13, 2023, 60 days before the 180-day period began. Because the Debtor is not eligible to be a debtor in this case, the case must be dismissed.

Additionally, this is the Debtor’s third bankruptcy case filed since March 1, 2023. The

Debtor has not paid the \$338.00 filing fee for Case No. 23-42188, and it is long overdue.<sup>1</sup>

IT IS ORDERED that:

1. This bankruptcy case is dismissed.
2. The Debtor is barred from filing any new case under the Bankruptcy Code, and the Clerk is directed not to accept for filing any further bankruptcy petition(s) by or on behalf of the Debtor, unless and until the Debtor first pays in full the \$338.00 filing fee owing for Case No. 23-42188.

**Signed on November 13, 2023**



**/s/ Thomas J. Tucker**

---

**Thomas J. Tucker**  
**United States Bankruptcy Judge**

---

<sup>1</sup> By a separate order being entered today, the Court is waiving the filing fee for this case. But the Court denied such a waiver in Case No. 23-42188.